



STATE OF MISSOURI  
DEPARTMENT OF INSURANCE

IN THE MATTER OF:

Shannon McLarren

Applicant.

Serve at:

352 Chalmette Drive  
Hazelwood MO 63042-3533

Case No. 05A000340

**REFUSAL TO ISSUE TITLE INSURANCE AGENT LICENSE**

On April 19, 2006, Kathym L. R. Turner, as senior counsel for the Investigations Section of the Division of Consumer Affairs, submitted a petition to the Director alleging cause for refusing to issue the title insurance agent license of Shannon McLarren ("Applicant"). After reviewing the petition, and the investigative report, the Director issues the following findings of fact, conclusions of law and summary order:

**FINDINGS OF FACT**

1. Shannon McLarren is a Missouri resident with an address of 352 Chalmette Drive, Hazelwood, Missouri 63042-3533.
2. On July 21, 2005, Shannon McLarren ("Applicant") filed a Uniform Application for Individual Insurance Producer License ("Application") with the Department of Insurance seeking licensure as a title insurance agent.
3. On August 4, 2005, Applicant stated in a telephone conversation to Investigator Heimericks-Ash that Applicant examined title and prepared commitments at Bank of America as a teller, pre examiner and title examiner.
4. On August 5, 2005, the Investigator mailed a letter and Voluntary Forfeiture to Applicant providing for a \$275.00 forfeiture for conducting the

business of title insurance and other related services without a license. Applicant failed to respond to this correspondence.

5. On October 24, 2005, Applicant's former employer told the Investigator that Applicant no longer worked there.
6. On November 7, 2005, the Investigator again attempted to contact the Applicant with written correspondence and a Voluntary Forfeiture. Applicant failed to respond.
7. Final contact with Applicant was attempted on March 8, 2006, inquiring as to Applicant's intent with regard to her application. No response was received.
8. This order is in the public interest.

### **CONCLUSIONS OF LAW**

9. Section 375.141.1 RSMo Cum Supp 2004 provides:

The director may suspend, revoke, refuse to issue or refuse to renew an insurance producer license for any one or more of the following causes:

(2) Violating any insurance laws...

(8) ...demonstrating incompetence,...in the conduct of business in this state;

10. Section 374.210 RSMo 2000 provides, in part:

2. Any person who shall refuse to give such director full and truthful information, and answer in writing to any inquiry or question made in writing by the director, in regard to the business of insurance carried on by such person...shall be deemed guilty of a misdemeanor...

11. Applicant has refused to give the director full and truthful information, and answer in writing to any inquiry or question made in writing by the director, in regard to the business of insurance carried on by Applicant in violation of Section 374.210.2 RSMo 2000, a ground for refusal under Section 375.141.1 RSMo Cum Supp 2005.

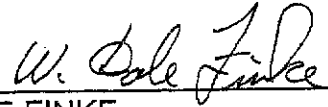
12. Applicant has demonstrated incompetence in the conduct of business in this state, a ground for refusal under Section 375.141.1(8) RSMo Cum Supp 2005.
13. This order is in the public interest.

**ORDER**

IT IS THEREFORE ORDERED that the issuance of the title insurance agent license of Applicant Shannon McLaren is hereby summarily REFUSED.

SO ORDERED.

WITNESS MY HAND THIS 20<sup>th</sup> DAY OF April, 2006.



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W. DALE FINKE  
DIRECTOR



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DOUGLAS M. OMMEN  
DEPUTY DIRECTOR  
GENERAL COUNSEL

## NOTICE

**TO: Applicant and any unnamed persons aggrieved by this Order:**

You may request a hearing in this matter. You may do so by filing a complaint with the Administrative Hearing Commission of Missouri, P.O. Box 1557, Jefferson City, Missouri within thirty (30) days after the mailing of this notice pursuant to Section 621.120 RSMo.

### CERTIFICATE OF SERVICE

I hereby certify that on this 21<sup>st</sup> day of April, 2006, a copy of the foregoing notice, order and petition was served upon the Applicant in this matter by certified mail.

*Karen Crutchfield*

Karen Crutchfield  
Senior Office Support Staff